

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Michelle L Anderson

Debtor(s)

Case No. 15-41054

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/03/2015.
- 2) The plan was confirmed on 04/01/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/20/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/08/2017.
- 5) The case was completed on 06/08/2020.
- 6) Number of months from filing to last payment: 54.
- 7) Number of months case was pending: 57.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$18,900.00.
- 10) Amount of unsecured claims discharged without payment: \$4,652.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$58,744.00
Less amount refunded to debtor	\$678.75

NET RECEIPTS: \$58,065.25

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,255.88
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$7,255.88

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AARGON AGENCY	Unsecured	NA	843.75	843.75	843.75	48.30
ALLY FINANCIAL	Unsecured	NA	1,694.50	1,694.50	1,694.50	95.49
AMERICREDIT FINANCIAL DBA GM F	Unsecured	NA	3,102.92	3,102.92	3,102.92	174.89
AMERICREDIT FINANCIAL DBA GM F	Secured	9,310.00	9,310.00	9,310.00	9,310.00	1,083.79
DIRECTV	Unsecured	NA	320.83	320.83	320.83	18.51
ECMC	Unsecured	0.00	0.00	0.00	0.00	0.00
KANE COUNTY TREASURER	Secured	NA	15,822.85	15,822.85	15,822.85	5,312.91
ONEMAIN	Secured	10,521.05	6,290.02	6,290.02	6,290.02	1,933.28
PORTFOLIO RECOVERY ASSOC	Unsecured	1,635.00	2,237.48	2,237.48	2,237.48	125.84
PRO COM SERVICES OF ILLINOIS INC	Unsecured	20.00	20.00	20.00	20.00	0.00
PROG LEASING LLC	Unsecured	1,000.00	1,584.32	1,584.32	1,584.32	89.10
SECOND ROUND LP	Unsecured	1,545.00	NA	NA	0.00	0.00
STANISCONTR	Unsecured	203.00	NA	NA	0.00	0.00
STELLAR RECOVERY INC	Unsecured	366.00	NA	NA	0.00	0.00
UNIQUE NATIONAL COLLECTION	Unsecured	34.00	NA	NA	0.00	0.00
NEW CHICAGO STATE CURRENCY E2	Unsecured	700.00	NA	NA	0.00	0.00
NORTHWEST COLLECTORS	Unsecured	200.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT	Unsecured	294.00	NA	NA	0.00	0.00
CREDITORS COLLECTION BUREAU	Unsecured	248.00	NA	NA	0.00	0.00
DSG COLLECT	Unsecured	934.00	NA	NA	0.00	0.00
IC SYSTEMS INC	Unsecured	128.00	NA	NA	0.00	0.00
SMNP LAW LLC	Unsecured	NA	648.00	648.00	648.00	52.59
UNITED STUDENT AID FUNDS	Unsecured	NA	0.00	0.00	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$15,600.02	\$15,600.02	\$3,017.07
All Other Secured	\$15,822.85	\$15,822.85	\$5,312.91
TOTAL SECURED:	\$31,422.87	\$31,422.87	\$8,329.98
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$10,451.80	\$10,451.80	\$604.72

Disbursements:		
Expenses of Administration	<u>\$7,255.88</u>	
Disbursements to Creditors	<u>\$50,809.37</u>	
TOTAL DISBURSEMENTS :		<u>\$58,065.25</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/21/2020

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.